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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.	
09/891,828	06/25/2001	Norman Katz	441-26-001	441-26-001 1840	
23935 75	590 10/10/2006		EXAM	EXAMINER	
KOPPEL, PATRICK & HEYBL 555 ST. CHARLES DRIVE			AKINTOLA, OLABODE		
SUITE 107	LES DRIVE		ART UNIT	PAPER NUMBER	
THOUSAND OAKS, CA 91360			3691		

DATE MAILED: 10/10/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No.	Applicant(s)				
Office Action Summer	09/891,828	KATZ, NORMAN				
Office Action Summary	Examiner	Art Unit				
	Olabode Akintola	3624				
The MAILING DATE of this communication app Period for Reply	ears on the cover sheet with the c	orrespondence add	ress			
A SHORTENED STATUTORY PERIOD FOR REPLY WHICHEVER IS LONGER, FROM THE MAILING DA - Extensions of time may be available under the provisions of 37 CFR 1.13 after SIX (6) MONTHS from the mailing date of this communication. - If NO period for reply is specified above, the maximum statutory period w - Failure to reply within the set or extended period for reply will, by statute, Any reply received by the Office later than three months after the mailing earned patent term adjustment. See 37 CFR 1.704(b).	ATE OF THIS COMMUNICATION 16(a). In no event, however, may a reply be tim rill apply and will expire SIX (6) MONTHS from cause the application to become ABANDONE	I. lely filed the mailing date of this con (35 U.S.C. § 133).				
Status						
1)⊠ Responsive to communication(s) filed on 25 Ju	ne 2001.					
· _ ·	action is non-final.					
3) Since this application is in condition for allowar		secution as to the	merits is			
	closed in accordance with the practice under <i>Ex parte Quayle</i> , 1935 C.D. 11, 453 O.G. 213.					
Disposition of Claims						
4) Claim(s) 1-14 is/are pending in the application.						
4a) Of the above claim(s) is/are withdrawn from consideration.						
5) Claim(s) is/are allowed.						
6) Claim(s) is/are rejected.						
7) Claim(s) is/are objected to.						
8) \boxtimes Claim(s) <u>1-14</u> are subject to restriction and/or e	election requirement.					
Application Papers						
9)☐ The specification is objected to by the Examine	r.					
10) The drawing(s) filed on is/are: a) □ acce	epted or b) \square objected to by the \square	Examiner.				
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).						
Replacement drawing sheet(s) including the correcti	on is required if the drawing(s) is obj	ected to. See 37 CFF	R 1.121(d).			
11)☐ The oath or declaration is objected to by the Ex	aminer. Note the attached Office	Action or form PTC	D-152.			
Priority under 35 U.S.C. § 119						
12) Acknowledgment is made of a claim for foreign a) All b) Some * c) None of:	priority under 35 U.S.C. § 119(a)	-(d) or (f).				
 Certified copies of the priority documents 	s have been received.					
Certified copies of the priority documents						
Copies of the certified copies of the prior	ity documents have been receive	ed in this National S	Stage			
application from the International Bureau						
* See the attached detailed Office action for a list	of the certified copies not receive	d.				
August III. III.						
Attachment(s)	A) [] !=4==::a @	/DTO 412\				
 Notice of References Cited (PTO-892) Notice of Draftsperson's Patent Drawing Review (PTO-948) 	4) Interview Summary Paper No(s)/Mail Da	(F10-413) ate				
3) Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date	5) Notice of Informal P 6) Other:	atent Application				
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DETAILED ACTION

Election/Restrictions

- 1. Restriction to one of the following inventions is required under 35 U.S.C. 121:
 - Claims 1-7 are drawn to an electronic funds transfer system, classified in class
 705, subclass 39.
 - II. Claims 8-14 are drawn a method for expediting business transactions over an electronic network classified in class 705, subclass 26.

The inventions are distinct, each from the other because of the following reasons:

2. Inventions I and II are related as process and apparatus for its practice. The inventions are distinct if it can be shown that either: (1) the process as claimed can be practiced by another and materially different apparatus or by hand, or (2) the apparatus as claimed can be used to practice another and materially different process (MPEP § 806.05(e)). In this case the process of invention II can be practiced by an apparatus which at least establishes a unique address identifier through a central controlling CPU of a network. The apparatus of invention I therefore is distinct from the apparatus of the invention II which is not capable of performing these process.

There would be a serious burden on the examiner if restriction is not required (see MPEP § 803.02, § 808, and § 808.02).

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3. A telephone call attempt was made on September 20, 2006 to request an oral election to the

above restriction requirement, but did not result in an election being made.

4. Applicant is advised that the reply to this requirement to be complete must include an

election of the invention to be examined even though the requirement be traversed (37 CFR

1.143).

Conclusion

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Olabode Akintola whose telephone number is 571-272-3629.

The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Vincent Millin can be reached on 571-272-6747. The fax phone number for the

organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent

Application Information Retrieval (PAIR) system. Status information for published applications

may be obtained from either Private PAIR or Public PAIR. Status information for unpublished

applications is available through Private PAIR only. For more information about the PAIR

system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR

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system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600

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